



Financial Clarity Worksheet

A gentle starting point for understanding where you are.

Before You Begin

If things feel unclear or overwhelming right now that's okay.

This is not about solving everything.

It's simply a space to pause, notice where you are, and take one small step forward.

You don't have to have all the answers.



Part 1: Where I am Right Now

Take a moment and answer honestly-- no judgement.

How do I currently feel about my financial situation?

- Overwhelmed
- Anxious
- Uncertain
- Avoidant
- Calm
- Other: _____

What feels most unclear right now?



Part 2: My Current Reality (Simple Awareness)

Without trying to fix anything yet:

Income (monthly or approximate):

Essential expenses (estimate):

Savings (If any):

Debt or obligations (If applicable):

Note: This is not about precision.

This is about **awareness without pressure.**



Part 3: What Feels Most Pressing

What concerns me most right now?

- Covering monthly expenses
- Unexpected costs
- Long-term security
- Not knowing what to do next
- Other: _____



Part 4: My Current Patterns

Gently Reflect:

When I think about money right now, I tend to:

- Avoid looking at it
- Feel anxious or overwhelmed
- Try to solve everything at once
- Feel stuck or unsure
- Take small steps
- Other: _____



Part 5: A Small Shift in Perspective

Pause here:

What is one thing I do understand about my situation?

What is one small step that feels manageable?



Part 6: Rebuilding Self-Trust

This is the most important part.

One decision I can make calmly this week:

One way I can support myself (not pressure myself):



Closing Reflection

You do not need to solve everything today.

Clarity begins with:

- seeing where you are
- understanding how you feel
- taking one thoughtful step

Your thoughts...
